

Information to identify the case:

Debtor 1	<u>Lauryn N. Keenan</u>	Social Security number or ITIN	xxx-xx-5673
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	17-14370-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lauryn N. Keenan
aka Lauryn N. Fratto

5/11/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lauryn N. Keenan
Debtor

Case No. 17-14370-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 11, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2022:

Recip ID	Recipient Name and Address
db	+ Lauryn N. Keenan, 143 Ascot Drive, Mount Royal, NJ 08061-1119
cr	Santander Bank, N.A., Gross McGinley, LLP, c/o Loren Speziale, 33 South Seventh Street, PO Box 4060 Allentown, PA 18105-4060
516684799	+ AmexDSNB, 9111 Duke Blvd, Mason, OH 45040-8999
516771506	+ Anthony Fratto, 25 Engle Place, Runnemede, NJ 08078-1250
516684802	Citizen Bank, PO Box 42115, Providence, RI 02940-2115
516684806	+ Geico, 8000 Lincoln Drive East, Marlton, NJ 08053-1565
516746837	+ Santander Bank, N.A., c/o Loren Speziale, Esq., 33 South Seventh Street, Allentown, PA 18101-2436
519304352	Santander Bank, NA, PO Box 847051, Boston, MA 02284-7051
518133220	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518133221	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
516840089	+ TD Bank N.A., Michael E. Blaine Esq, 30 Montgomery Street Suite 1205, Jersey City NJ 07302-3835
516839387	+ TD Bank, N.A., Payment Processing, P.O. Box 16029, Lewiston, ME 04243-9507
518029077	+ Toyota Motor Credit Corporation, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
516684815	+ Wells Fargo/America's Servicing Company, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 11 2022 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 11 2022 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516807404	Email/Text: Bankruptcy.RI@Citizensbank.com	May 11 2022 20:50:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
516684803	Email/Text: Bankruptcy.RI@Citizensbank.com	May 11 2022 20:50:00	Citizens One Auto Finance, 480 Jefferson Boulevard, Warwick, RI 02886
516910011	+ Email/Text: bankruptcy@cavps.com	May 11 2022 20:51:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516684801	+ EDI: CITICORP.COM	May 12 2022 00:43:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
516684804	EDI: WFNNB.COM	May 12 2022 00:43:00	Comenity Bank/New York & Co., PO Box 182125, Columbus, OH 43218-2125
516684805	EDI: DISCOVER.COM	May 12 2022 00:43:00	Discover Financial Services, LLC, PO BOX 15316, Wilmington, DE 19850
516684807	+ EDI: CITICORP.COM	May 12 2022 00:43:00	Macy DSNB, 9111 Duke Blvd, Mason, OH 45040
516905713	EDI: Q3G.COM	May 12 2022 00:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516695213	EDI: DISCOVER.COM	May 12 2022 00:43:00	Discover Bank, Discover Products Inc, PO Box

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			3025, New Albany, OH 43054-3025
516684800	EDI: JPMORGANCHASE	May 12 2022 00:43:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
516904729	Email/PDF: resurgentbknofications@resurgent.com	May 11 2022 20:58:29	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516838216	+ Email/Text: bankruptcydpt@mcmcg.com	May 11 2022 20:51:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516875008	EDI: Q3G.COM	May 12 2022 00:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516684809	+ EDI: RMSC.COM	May 12 2022 00:43:00	SYNCB/HH Gregg, PO Box 965036, Orlando, FL 32896-5036
516684810	+ EDI: RMSC.COM	May 12 2022 00:43:00	SYNCB/PayPal, PO BOX 965005, Orlando, FL 32896-5005
516684808	+ Email/Text: DeftBkr@santander.us	May 11 2022 20:51:00	Santander Bank, 840 Penn Avenue, Wyomissing, PA 19610-3016
516748483	+ Email/Text: DeftBkr@santander.us	May 11 2022 20:51:00	Santander Bank, 601 Penn Street 10-6438, Reading PA 19601-3563
518133220	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 11 2022 20:51:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518133221	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 11 2022 20:51:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516687824	+ EDI: RMSC.COM	May 12 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516684811	EDI: AISTMBL.COM	May 12 2022 00:43:00	T Mobile, PO BOX 742596, Cincinnati, OH 45274
516684812	EDI: TDBANKNORTH.COM	May 12 2022 00:43:00	TD Bank, 70 Gray Road, Falmouth, ME 04105
516684813	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 11 2022 20:51:00	Toyota Financial Services, 4 Gatehall Drive, Suite 350, Parsippany, NJ 07054
516745018	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 11 2022 20:50:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518430929	Email/PDF: bcnofices@becket-lee.com	May 11 2022 20:58:29	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516875726	+ EDI: WFFC.COM	May 12 2022 00:43:00	U.S. Bank National Association, as Trustee..., c/o Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
516812911	+ EDI: AIS.COM	May 12 2022 00:43:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516684814	+ EDI: VERIZONCOMB.COM	May 12 2022 00:43:00	Verizon, PO BOX 15124, Albany, NY 12212-5124

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-1

User: admin

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NONE

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Debtor Lauryn N. Keenan mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Debtor Lauryn N. Keenan mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Loren L. Speziale	on behalf of Creditor Santander Bank N.A. lspeziale@grossmcginley.com, jkacsur@grossmcginley.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Ronald S. Gellert	on behalf of Creditor Citizens Bank N.A. rgellert@gsbblaw.com, abrown@gsbblaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor U.S. Bank National Association as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4 ecf@powerskirm.com
William M.E. Powers, III	on behalf of Creditor U.S. Bank National Association as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4 ecf@powerskirm.com

TOTAL: 11